

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Israel Irizarry  
 Debtor

Case No. 18-10449-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db Israel Irizarry, 347 W Lynnwood St, Allentown, PA 18103-5056  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 cr +Wilmington Trust, National Association, not in its, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 14044736 Allentown School District, %Portnoff Law Associates, Ltd., PO Box 3020, Norristown, PA 19404-3020  
 14107007 +Allentown School District, c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726  
 14106666 +Allentown School District and Public Asset Managem, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020  
 14044738 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk of Amer, PO Box 982238, El Paso, TX 79998-2238)  
 14044742 City of Allentown, 435 Hamilton St, Allentown, PA 18101-1603  
 14116343 +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215, Allentown PA 18101-1603  
 14044744 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331  
 14044743 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
 14057123 +Fay Servicing LLC, as Servicer for Wilmington Trust, NA, c/o KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312  
 14044745 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14044746 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 14044747 Lehigh County Fiscal Affairs, Government Center, 17 S 7th St Rm 119, Allentown, PA 18101-2401  
 14044748 +Lehigh County Tax Claim Bureau, 1170 Highway 315, Suite 2, Plains, PA 18702-6906  
 14044749 Mid America Bk/Total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208  
 14044750 #Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 14044751 Ppl, %Penn Credit, PO Box 988, Harrisburg, PA 17108-0988  
 14044752 Progressive Advanced Ins Co, %Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980  
 14107009 +Public Asset Management, Inc., c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726  
 14044753 Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980  
 14044754 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 14076146 +WILMINGTON TRUST, NATIONAL ASSOCIATION, Fay Servicing, LLC, 3000 Kellway Dr. Ste. 150, Carrollton, TX 75006-3357  
 14125447 +Wilmington Trust, National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028  
 14054613 +Wilmington Trust, National Association., c/o RAS Crane, LLC, 10700 Abbot's Bridge Road, Suite 170, Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2018 02:13:07  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 19 2018 02:13:18 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14044741 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 19 2018 02:56:31 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119  
 14044740 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 19 2018 02:56:31 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
 14044739 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 19 2018 02:56:31 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 14085273 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 19 2018 02:17:04 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14084247 E-mail/Text: bknotices@totalcardinc.com Jul 19 2018 02:13:10 Mid America Bank & Trust, Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510  
 14081319 +E-mail/Text: bankruptcypt@mcmc.com Jul 19 2018 02:13:09 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 14086048 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 19 2018 02:18:34 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14073619 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 19 2018 02:13:15 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14044756 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 19 2018 02:12:44 Verizon, PO Box 650584, Dallas, TX 75265-0584  
 14044755 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 19 2018 02:12:44 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 12

District/off: 0313-4

User: SaraR  
Form ID: 210U

Page 2 of 2  
Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14116344\* +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,  
Allentown PA 18101-1603

14044737 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
JAMES RANDOLPH WOOD on behalf of Creditor Public Asset Management, Inc.  
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
JAMES RANDOLPH WOOD on behalf of Creditor Allentown School District jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
JOHN EVERETT COOK on behalf of Debtor Israel Irizarry bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
KARINA VELTER on behalf of Creditor Wilmington Trust, National Association  
amps@manleydeas.com  
KEVIN M. BUTTERY on behalf of Creditor Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust 2015-1 bkyefile@rasflaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, et. al.  
bkgroup@kmllawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust 2015-1 bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Israel Irizarry

Case No: 18-10449-ref

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 7/18/18

Timothy B. McGrath  
Clerk of Court